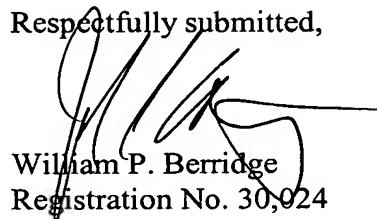


REMARKS

Claims 22-42 are pending in this application. By this Amendment, claims 1-21 are canceled. Claims 22-34 are new.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



William P. Berridge
Registration No. 30,024

Joel S. Armstrong
Registration No. 36,430

WPB:JSA/mlo

Attached: Abstract

Date: December 17, 2004

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DEPOSIT ACCOUNT USE

AUTHORIZATION

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